

In re:
Karon A. Simmons
Debtor

Case No. 23-11011-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 23, 2025

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	Karon A. Simmons, 5920 Webster Street, Philadelphia, PA 19143-2414
14773559	+ FlexPay, Attn: Bankruptcy 7755 Montgomery Rd, Cincinnati, OH 45236-4197
14773564	Midland Credit Management, Inc., 4 E Rolling Cross Rd Ste 307, Catonsville, MD 21228-6279
14773571	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14772516	U.S. Department of Housing and Urban Development, 11th Floor 100 Penn Square East, Philadelphia, PA 19107

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 24 2025 00:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14777101	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 24 2025 00:36:00	AmeriCredit Financial Services, Inc., dba Financial, P O Box 183853, Arlington, TX 76096
14773550	Email/Text: collectors@arresourcesinc.com	May 24 2025 00:36:00	AR Resources Inc., PO Box 1056, Blue Bell, PA 19422-0287
14773106	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 24 2025 00:36:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14773549	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 24 2025 00:36:00	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
14773554	Email/Text: megan.harper@phila.gov	May 24 2025 00:36:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14800552	Email/Text: megan.harper@phila.gov	May 24 2025 00:36:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14773551	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2025 00:41:12	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14775150	+ Email/PDF: ebn_ais@aisinfo.com	May 24 2025 01:19:47	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14773552	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 00:41:16	Citibank, PO Box 790034, Saint Louis, MO 63179-0034
14773553	Email/Text: bankruptcy@philapark.org	May 24 2025 00:45:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14773555	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2025 00:36:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125

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14773556	Email/Text: operationsclerk@easypayfinance.com	May 24 2025 00:35:00	Easy Pay, Attn: Bankruptcy, PO Box 2549, Carlsbad, CA 92018-2549
14773557	+ Email/Text: recoveryservicesgroup@fedchoice.org	May 24 2025 00:36:00	FedChoice Federal Credit Union, ATTN: Bankruptcy Dept. 10001 Willowdale, Lanham, MD 20706-4321
14773558	+ Email/Text: bnc-bluestem@quantum3group.com	May 24 2025 00:45:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14773560	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 24 2025 00:35:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14773561	Email/Text: sbse.cio.bnc.mail@irs.gov	May 24 2025 00:36:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14790502	Email/Text: JCAP_BNC_Notices@jcap.com	May 24 2025 00:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14773562	Email/Text: JCAP_BNC_Notices@jcap.com	May 24 2025 00:36:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Road, Saint Cloud, MN 56303
14773563	Email/PDF: creditonebknotifications@resurgent.com	May 24 2025 00:55:51	LVNV Funding LLC, 6801 S Cimarron Rd Ste 424-J, Las Vegas, NV 89113-2273
14775061	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2025 00:40:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14782800	+ Email/Text: bankruptcydpt@mcmcg.com	May 24 2025 00:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14773565	+ Email/Text: bankruptcynotification@montereyfinancial.com	May 24 2025 00:35:00	Monterey Financial Service, Attn: Bankruptcy 4095 Avenida De La Plat, Oceanside, CA 92056-5802
14773567	Email/Text: fesbank@attorneygeneral.gov	May 24 2025 00:36:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14781193	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2025 00:35:00	PNC Bank, N.A., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
14773573	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2025 00:35:00	PNC Mortgage, Attn: Bankruptcy, PO Box 8819, Dayton, OH 45401-8819
14783400	^ MEBN	May 24 2025 00:22:24	PNC BANK, NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14773574	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2025 01:19:53	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
14773575	Email/Text: signed.order@pfwattorneys.com	May 24 2025 00:35:00	Pressler Felt & Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
14773566	+ Email/Text: bankruptcygroup@peco-energy.com	May 24 2025 00:36:00	Peco Energy, 2301 Market St N 3-1, Philadelphia, PA 19103-1380
14773568	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2025 00:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14773569	^ MEBN	May 24 2025 00:22:35	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14773570	^ MEBN	May 24 2025 00:22:11	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia, PA 19122-2898
14773572	Email/Text: bankruptcy@philapark.org	May 24 2025 00:45:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14788089	Email/Text: bnc-quantum@quantum3group.com	May 24 2025 00:36:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14773576	Email/Text: bankruptcy@sccompanies.com		

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		May 24 2025 00:45:00	Swiss Colony Inc., PO Box 2825, Monroe, WI 53566-8025
14773577	Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2025 01:19:39	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14773579	Email/Text: bncmail@w-legal.com	May 24 2025 00:36:00	TD Bank N.A., c/o Weinstein & Riley PS, 2001 Western Ave Ste 400, Seattle, WA 98121-3132
14773578	+ Email/Text: bncmail@w-legal.com	May 24 2025 00:36:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14773580	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 24 2025 00:36:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14773582	^ MEBN	May 24 2025 00:22:21	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14773581	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 24 2025 00:55:08	U.S. Department of Housing and Urban Development, 100 E Penn Sq Fl 11, Philadelphia, PA 19107-3325
14773583	+ Email/Text: BankruptcyNotice@westlakefinancial.com	May 24 2025 00:45:00	Western Funding Inc, Attn: Bankruptcy Dept, P.O. Box 94858, Las Vegas, NV 89193-4858
14782699	+ Email/Text: BankruptcyNotice@westlakefinancial.com	May 24 2025 00:45:00	Western Funding Incorporated, 4751 Wilshire Blvd, Suite 100, Los Angeles CA 90010-3847

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14788110	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
KENNETH E. WEST	

District/off: 0313-2

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ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Karon A. Simmons help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

KARON A. SIMMONS

Debtor

Chapter 13

Bankruptcy No. 23-11011-DJB

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.



Honorable Derek J. Baker
Bankruptcy Judge

Date: May 23, 2025